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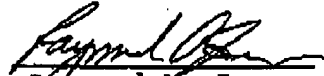
RAYMOND A. JOAO

002/003

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Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION
HISTORY INFORMATION, ACCOUNT HISTORY
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3627

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

Sir:

This is a Response to the Restriction Requirement,
mailed October 12, 2006, in the above-identified application.

Applicant hereby elects the invention of Group I,
Claims 43-61, drawn to a transaction method, classified in

PAGE 2/3 * RCVD AT 10/14/2006 2:18:36 PM [Eastern Daylight Time] * SVR:USPTO-EFAX-3/3 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm:ss):00:44

PAGE 8/15 * RCVD AT 12/14/2007 3:20:04 PM [Eastern Standard Time] * SVR:USPTO-EFAX-5/31 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm:ss):01:48

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003/003

Class 705, Subclass 30. Applicant hereby identifies Claims 43-61 as being the Claims encompassing the elected invention.

Entry of this Response to Restriction Requirement, and examination of Claims 43-61 on the merits, is respectfully requested.

Respectfully Submitted,


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October 14, 2006

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